

Certificate of Notice Page 1 of 5
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Andres A Acuna Karin M Acuna Debtors Case No. 17-18213-ref Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4 User: Lisa Page 1 of 3 Date Rcvd: Jan 30, 2018 Form ID: 3091 Total Noticed: 68

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Feb 01, 2018.
db/jdb
                                                Karin M Acuna,
                                                                            104 Cathyann Drive, Reading, PA 19606-2409
                       +Andres A Acuna.
                       +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,
t.r
                         Reading, PA 19606-0410
smq
                       +Bureau of Audit and Enforcement,
                                                                           City of Allentown,
                                                                                                             435 Hamilton Street,
                         Allentown, PA 18101-1603
                        City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg
                       +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
sma
                       +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 +Amcol Systems, 111 Lancewood Rd, Columbia, SC 29210-7523
smg
14042976
                       +Arcadia Recovery Bureau, P.O. Box 6768, Wyomissing, PA 19610-0768
+Best Pest Control Service LLC, P.O. Box 13725, 2100 N. 13th Street,
14042977
14024326
                         Reading, PA 19612-7000
14042980
                        City of Reading, Property Maintenance Division,
                                                                                                     815 Washington Street,
                         Reading, PA 19601-3690
                       +City of Reading, Tax Administration Bureau, 815 Washington St., Reading, PA City of Reading, False Alarm Reduction Program, Lockbox 7322, P.O. Box 8500,
14042982
                                                                                                                                 Reading, PA 19601-3615
14042981
                         Philadelphia, PA 19178-7322
                       +Comcast Cable, PO Box 3005,
14042983
                                                                        Southeastern, PA 19398-3005
                       +Comenity Capital/Boscovs, P.O. Box 182120, Columbus, OH 43218-2120
+Convergent Healthcare Recoveries, Inc., 121 NE Jefferson Street, Suite 101,
14024328
14042984
                         Peoria, IL 61602-1229
                                                            1600 Medical Drive,
14024329
                       +Diamond Credit Union,
                                                                                             Pottstown, PA 19464-3242
                       +ENT Head & Neck Specialists, PC, 985 Berkshire Blvd., Ste. 101, Reading, PA 19610-1268 +Education Financial Services LLC, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
14042986
14024330
14024332
                       +Erica Regusters, c/o Ricahrd Weitzman, Esq., 1707 N. Charles Street,
                         Baltimore, MD 21201-5835
                       +Ernst Valery Investments Corporation, 1707 N. Charles Street, Suite 200A,
14024333
                         Baltimore, MD 21201-5835
                       Haltimore, MD 21201-5835

Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45227-1115

Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013

+Gary L. Dorsett, Esquire, 606 N. 5th Street, Reading, PA 19601-4503

+Jaffe & Asher, LLP, 2041 Springwood Rd., York, PA 17403-4836

+John A. DiGiamberardino, Esq., Case & DiGiamberardino, P.C., 845 N.
14024334
14029618
14024335
14024337
14044628
                                                                                                                         845 N. Park Rd., Suite 101,
                          Wyomissing, PA 19610-1342
14024338
                       +Law Offices of Richard J. Weitzman, Esq.,
                                                                                         3 N. 2nd Street,
                         Philadelphia, PA 19106-2208
                      Philadelphia, PA 19106-2208
Met-Ed, P.O. Box 16001, Butler, PA 16001
+Nationwide Insurance, 22901 Millcreek Boulevard, Beachwood, OH 44122-5724
Penn Credit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
+Penn Credit Corporation, 916 S. 14th St., Harrisburg, PA 17104-3425
+RUI Credit Services, P.O. box 1349, Melville, NY 11747-0421
+Reading Area Water Authority, 1801 Kutztown Road, Reading, PA 19604-1515
Reading Health System, Bankruptcy Department, P.O. Box 16051, Reading, PA 19612-6051
+Santander Bank, 450 Penn Street, Reading, PA 19602-1011
+Santander Bank NA 865 Brook Street, Rocky Hill CT 06067-3444
14042990
14042993
14042995
14042996
14042998
14024340
14042997
14042999
                       +Santander Bank NA, 865 Brook Street, Rocky Hill, CT 06067-3444
+Santander Bank, N.A., 601 Penn St., MC: 10-6438-FB7, Reading, PA 19601-3563
14024341
14039238
                       +St. Joseph Medical Center, PO Box 644168, Pittsburgh, PA 15264-4168
+Stern & Eisenberg, P.C., 1581 Main Street, Suite 200, Warrington, PA 18976-3400
14043001
14024342
                       +Tax Claim Bureau of Berks County, Berks County Services Center, 2nd Floor, 633 Court Street, Reading, PA 19601-3552
14024344
                       +The Children's Hospital of Philadelphia-, Physician Services, P.O. Box 822520,
14043002
                         Philadelphia, PA 19182-2520
                       +Tropical Oil LLC, c/o Richard Orloski, Esq., Orloski Law Firm,
111 North Cedar Crest Boulevard, Allentown, PA 18104-4602
U.S. Department of Education, P.O. Box 105193, Atlanta, GA 30348-5193
14043003
14043004
14043005
                        UGI Utilities, Inc., P.O. Box 15503, Wilmington, DE 19886-5503
                       +Western Berks Ambulance, 2506 Belmont Ave.,
                                                                                                 West Lawn, PA 19609-1535
14043008
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: jad@cdllawoffice.com Jan 31 2018 01:45:58 JOHN A. DIGIAMBERARDINO,
                         Case & DiGiamberardino, P.C., 845 North Park Road, Suite 101, Wyomissing, PA 19610
                       +E-mail/Text: robertsl2@dnb.com Jan 31 2018 01:46:37
                                                                                                             Dun & Bradstreet, INC,
smg
                       3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 31 2018 01:46:41
                                                                                                                                       U.S. Attorney Office,
smg
                      c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 31 2018 01:46:33 United States Trustee,
Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
+EDI: CINGMIDLAND.COM Jan 31 2018 01:43:00 AT&T Mobility, P.O. Box 537104,
14042978
                         Atlanta, GA 30353-7104
                       +E-mail/Text: WFB.Bankruptcy@cabelas.com Jan 31 2018 01:47:02
                                                                                                                         Capital One/Cabelas,
14024327
                       4800 NW 1st Street Suite 300, Lincoln, NE 68521-4463
+EDI: CCS.COM Jan 31 2018 01:43:00 Credit Collection
14042985
                                                                                 Credit Collection Services, Two Wells Avenue,
                         Dept 9134, Newton, MA 02459-3225
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Total Noticed: 68

Date Rcvd: Jan 30, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center					
(continued					
14024336	+E-mail/Text: jmoreno@hillcrestdavidson.com Jan 31 2018 01:46:12				
	Hillcrest Davidson & Associates, 715 N Glenville Drive, Richardson, TX 75081-2879				
14042987	+E-mail/Text: bankruptcy@hsn.net Jan 31 2018 01:46:55 Home Shopping Network, P.O. Box 9090, Clearwater, FL 33758-9090				
14042988	EDI: IRS.COM Jan 31 2018 01:43:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346				
14043088	+E-mail/Text: key_bankruptcy_ebnc@keybank.com Jan 31 2018 01:46:37 Key Bank, 127 Public Square, Cleveland, OH 44114-1226				
14042989	E-mail/Text: bonnie@ljross.com Jan 31 2018 01:46:11 L.J. Ross Associates, Inc., P.O. Box 6099, Jackson, MI 49204-6099				
14042991	E-mail/Text: bankruptcy@mymoni.com Jan 31 2018 01:46:06 Monitronics Security, P.O. Box 814530, Dallas, TX 75381-4530				
14042992	+E-mail/Text: Bankruptcies@nragroup.com Jan 31 2018 01:47:03 National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036				
14024339	+Fax: 407-737-5634 Jan 31 2018 08:32:09 Ocwen Loan Servicing LLC, 1661 Worthington Rd, West Palm Beach, FL 33409-6493				
14042994	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 31 2018 01:46:15 PA Department of Revenue, ATTN: Bankruptcy Division, Department 280946, Harrisburg, PA 17128-0946				
14026114	+EDI: PRA.COM Jan 31 2018 01:43:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021				
14043884	E-mail/Text: RVSVCBICNOTICEl@state.pa.us Jan 31 2018 01:46:15				
	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946				
14043000	EDI: DCI.COM Jan 31 2018 01:43:00				
14024343	+EDI: RMSC.COM Jan 31 2018 01:43:00 Synchrony Bank/Home Design Furniture, P.O. Box 965036, Orlando, FL 32896-5036				
14043006	EDI: WFFC.COM Jan 31 2018 01:43:00 Wells Fargo Bank, N.A, P.O. Box 6995, Portland, OR 97228-6995				
14041297	EDI: WFFC.COM Jan 31 2018 01:43:00 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438				
14043007	+EDI: WFFC.COM Jan 31 2018 01:43:00 Wells Fargo Business Card, P.O. Box 29482, Phoenix, AZ 85038-9482				
14024345	+EDI: WFFC.COM Jan 31 2018 01:43:00 Wells Fargo National Bank, P.O. Box 94498,				
	Las Vegas, NV 89193-4498				
	TOTAL: 24				
	***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****				
aty*	+FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, Reading, PA 19606-0410				
smg*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946				
14024331* 14042979	+Education Financial Services LLC, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359 ##+Berks EIT Bureau, 920 Van Reed Rd., Reading, PA 19610-1732				
_ 10 147 / 7	TOTALS: 0, * 3, ## 1				
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.					

Transmission times for electronic delivery are Eastern Time zone.

User: Lisa

Form ID: 309I

District/off: 0313-4

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2018 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

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District/off: 0313-4 User: Lisa Page 3 of 3 Date Rcvd: Jan 30, 2018

Form ID: 309I Total Noticed: 68

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JEROME B. BLANK on behalf of Creditor Deutsche Bank National Trust Company, As Trustee Et.Al paeb@fedphe.com

JOHN A. DIGIAMBERARDINO on behalf of Joint Debtor Karin M Acuna jad@cdllawoffice.com, dmk@cdllawoffice.com,reb@cdllawoffice.com

JOHN A. DIGIAMBERARDINO on behalf of Debtor Andres A Acuna jad@cdllawoffice.com,

dmk@cdllawoffice.com,reb@cdllawoffice.com

KEVIN G. MCDONALD on behalf of Creditor REBECCA ANN SOLARZ on behalf of Creditor RICHARD J. WEITZMAN on behalf of Creditor Fifth Third Bank KMcDonald@blankrome.com Fifth Third Bank bkgroup@kmllawgroup.com Ernst Valery Investments Corp.

rich@rjweitzmanlaw.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

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h	CELHICALE OF NOTICE	e Faye 4 01 3
Information to	identify the case:	
Debtor 1	Andres A Acuna	Social Security number or ITIN xxx-xx-6781
	First Name Middle Name Last Name	EIN
Debtor 2	Karin M Acuna	Social Security number or ITIN xxx-xx-7270
(Spouse, if filing)	First Name Middle Name Last Name	EIN
United States Bank	cruptcy Court Eastern District of Pennsylvania	Date case filed for chapter 13 12/6/17
Case number: 17	7-18213-ref	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Andres A Acuna	Karin M Acuna
2.	All other names used in the last 8 years		
3.	Address	104 Cathyann Drive Reading, PA 19606	104 Cathyann Drive Reading, PA 19606
4.	Debtor's attorney Name and address	JOHN A. DIGIAMBERARDINO Case & DiGiamberardino, P.C. 845 North Park Road Suite 101 Wyomissing, PA 19610	Contact phone 610–372–9900 Email: jad@cdllawoffice.com
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: ecfmail@fredreiglech13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 1/30/18

For more information, see page 2

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Debtor Andres A Acuna and Karin M Acuna

Case number 17-18213-ref

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.		February 27, 2018 at 01:30 PM	Location: 2901 St. Lawrence Ave, Reading, PA 19606
	Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8.	Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 4/28/18
	required filing fee by the following deadlines.	 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	
		Deadline for all creditors to file a proof of clain (except governmental units):	n Filing deadline: 2/14/18
		Deadline for governmental units to file a proof claim:	of Filing deadline: 6/4/18
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might a proof of claim even if your claim is listed in the schedules to Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptor For example, a secured creditor who files a proof of claim maincluding the right to a jury trial.	not be paid on your claim. To be paid, you must file hat the debtor filed. If whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimer may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9.	. Filing of plan	The debtor has filed a plan. This plan proposes payment to the hearing on confirmation will be held on: 4/5/18 at 9:00 AM Madison, 400 Washington Street, Reading PA 19601	the trustee of \$750.00 per month for 60 months. The M Location:Courtroom 1, Third Floor, The
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familiany questions about your rights in this case.	
1	1. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debaccording to a plan. A plan is not effective unless the court of plan and appear at the confirmation hearing. A copy of the pthe confirmation hearing is not indicated on this notice, you debtor will remain in possession of the property and may concourt orders otherwise.	confirms it. You may object to confirmation of the plan, if not enclosed, will be sent to you later, and if will be sent notice of the confirmation hearing. The
1:	2. Exempt property	The law allows debtors to keep certain property as exempt. distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's o the law does not authorize an exemption that debtors claime	oter 7. Debtors must file a list of property claimed as office or online at www.pacer.gov . If you believe that
1:	3. Discharge of debts	Confirmation of a chapter 13 plan may result in a discha debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believ of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to	e debts will not be discharged until all payments tors may never try to collect the debt from the ou want to have a particular debt excepted from the file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge ust file a motion. The bankruptcy clerk's office